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Art Unit: 3626  
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1. (Quadruple Amended) An on-line insurance policy service system for real-time automated selective adjustment by a policyholder of policy parameters for an existing policy and system computation and communication of the adjustment, comprising:

an information module for identifying a policyholder to the system and for verifying to the policyholder a present policy parameter; and

a policy adjustment module for selectively communicating through an Internet on-line connection a desired parameter change by the policyholder and for generating in real-time and without involvement of a customer service representative or agent an adjustment in the policy attributable to the parameter change and directly communicating to the policyholder in real-time an acknowledgement of the adjustment.

13. (Quadruple Amended) An on-line insurance policy service system for real-time automated selective adjustment by an insured policyholder of policy parameters for an existing insurance policy, and for system computation and communication of changes in coverage under the policy comprising:

an information module for identifying a policyholder to the system and for verifying to the policyholder a present policy parameter of the policy held by the policyholder; and,

a policy adjustment module for selectively communicating through an Internet on-line connection a parameter change from the policyholder, for generating in real-time a coverage adjustment attributable to the parameter change without supervisory implementation by an agent, a customer service representative, or other employee or representative of the insurer, for changing the policy in real-time in accordance with the coverage adjustment and for communicating in real-time the coverage adjustment directly to the policyholder.